

Abstract

The disclosed invention provides a method and system for obtaining payment for services provided to a patient by a healthcare operator using a healthcare note servicer. The patient executes a finance agreement with the provider, and the agreement is managed by the servicer. This finance agreement is executed without regard to the patient's credit history. The servicer sends periodic credit card styled statements to the patient requesting payment, thereby elevating the status of the obligation. The servicer collects principal, interest, and fees, and sends all or substantially all of the collected principal amount to the healthcare provider.